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Forensic Accounting And Fraud Deterrence In Higher Institutions Of Learning: Role Of Auditor Expertise

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Abstract
Financial fraud remains a persistent encounter undermining accountability, transparency, and effective resource utilization in tertiary institutions, particularly in developing economies such as Nigeria. This study therefore examined the moderating effect of auditor expertise on the relationship between forensic accounting skills and financial fraud prevention in selected public tertiary institutions in Katsina State, Nigeria. The study adopted a quantitative cross-sectional survey approach through structured questionnaires administered to accounting and audit personnel across selected tertiary institutions. A total of 196 valid responses were analyzed through multiple-regression. The findings revealed that all direct interactions had a positive and significant effect on financial fraud detection and prevention. However, the interaction effect between forensic accounting skills and auditor expertise was not statistically significant, indicating that auditor expertise did not significantly moderate the relationship between forensic accounting skills and financial fraud prevention in the institutions studied. The study concludes that the combined interactive effect is limited within the context of the selected institutions. The study therefore, recommends continuous professional training for auditors, institutionalization of forensic accounting practices, and strengthening of internal control systems to enhance fraud prevention. The study contributes empirically to forensic accounting literature by providing evidence from Nigerian tertiary institutions and extending fraud prevention models within the public sector context.
Key Terms: *- Forensic Accounting Skills, Financial Fraud Prevention, Auditor Expertise*

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I. Introduction

Internationally, higher tutoring institutions supervise large sums of cash devoted to research, staffing, infrastructure, and support for students. However, in spite of their indispensable contributions to national development, these organizations are becoming increasingly susceptible to concerns like financial mismanagement, misappropriation, and fraud. In developed countries such as the United States and the United Kingdom, occurrences of fraud within universities—ranging from the misuse of grants to the existence of fictitious employees—have led to the establishment of stricter financial oversight measures and the incorporation of forensic auditing systems (Smith, 2015; OECD, 2019). In the Nigerian situation, agencies such Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices Commission (ICPC), have highlighted continuing issues such as misappropriation of funds, bogus contracts, unauthorized payments, and procurement fraud across universities, polytechnics, and colleges of education (ICPC, 2021). These deceitful behaviors weakens the integrity of establishments, dissuade resources from educational progression, and diminish public assurance (Gbegi & Adebisi, 2013). In recent years, despite government's coming up with stiff policies like the establishment of the Treasury Single Account (TSA), Government Integrated Financial Management Information system (GIFMIS) and the Integrated Payroll and Personnel Information System (IPPIS), fraud continues to be prevalent, often due to conspiracy, insufficient internal controls, and the shortage of the work of trained forensic experts in audit departments.

This frightening trend climaxes the importance of exploiting forensic accounting skills. Forensic accounting is an area of accounting that incorporates investigative methods, legal knowledge, and sophisticated data analysis to disclose and obviate financial crimes (Alleyne, Gibson & Muogbo, 2020). Forensic accounting has proven to be effective in exposing hidden transactions, tracking misappropriated assets, and supporting legal action against fraudulent practices. Given the position of auditor expertise on the connection between forensic skills and fraud detection and prevention, mainly in the context of Nigerian tertiary institutions, it becomes overbearing to explore how auditor expertise encourages the effectiveness use of forensic accounting skills in contending financial fraud. Past works on the subject matter advocates that higher levels of auditor expertise can expand the quality of forensic investigations and consequently augment fraud detection and prevention efforts (Adebisi & Fasola, 2022).

In the light of this situation, this research seeks to provide experimental understandings that could boost internal auditing tasks and guide policy approach for fraud lessening in Nigeria's tertiary education sector. This research is actually out to provide answers to the question of "to what extent does auditor expertise influence the relationship between forensic accounting skills and financial fraud prevention and detection in tertiary institutions in Nigeria?" Based on this, the following null-hypotheses was formulated "The moderating influence of auditor expertise has no significant effect on the relationship between forensic accounting skills and fraud detection and prevention in tertiary institutions in Nigeria".

Hence, this study adds to the mounting literature on forensic accounting and auditing in Nigeria, with particular focus on higher institutions of learning. More so, it is significant for policy makers, tertiary institution administrators, auditors, forensic accountants and researchers. Hypothetically, the study extends prevailing models of fraud prevention by incorporating auditor expertise as a moderating element. Practically, it offers evidence-based endorsements for improving internal audit functions and plummeting the risk of financial delinquency in Nigeria's tertiary institutions. The entire work has been divided into five (5) parts. The introduction, literature review, methodology, discussion of results and conclusions.

II. Literature Review

Theoretical Frameworks

Fraud Triangle Theory: - The earliest and most influential model explaining fraudulent behavior is Cressey's Fraud Triangle (1953), which posits that pressure, opportunity, and rationalization interact to produce fraud. In tertiary institutions, financial pressures arising from resource shortages, opportunities created by weak internal controls, and rationalizations linked to cultural tolerance of corruption form the triad of fraud risk. However, this framework has been criticized for being overly simplistic and static. It treats fraud as an individual act rather than an outcome of systemic and social dynamics.

Fraud Diamond Theory: - In response, Abbas and Ali (2025) proposed the Fraud Diamond by adding capability—the ability to exploit weaknesses and conceal wrongdoing. This refinement addressed the fact that not every individual with motive and opportunity can commit fraud; only those with the necessary skills, authority, and confidence can. Yet, the Diamond theory still assumes a rational actor model and overlooks collective collusion, ethical climate, and digital enablers.

Fraud Pentagon and Fraud Hexagon Theory: - More recent scholars (Walakumbura & Dharmarathna, 2022; Verma & Verma, 2022)) introduced the Fraud Pentagon and Fraud Hexagon, integrating factors such as arrogance, collusion, and ethical culture. These models broaden fraud theory's scope but risk theoretical fragmentation and measurement inconsistency. The multiplicity of constructs complicates empirical testing, and few studies validate them in African institutional contexts. Nevertheless, these models remain useful for identifying the behavioral dimensions that forensic accountants and auditors must address through investigation, analysis, and ethical enforcement.

Professional Skepticism and Judgment Theory: - This theory complements behavioral models by explaining how expertise influences fraud detection. Paramole (2024) conceptualized skepticism as a dual construct comprising mindset and attitude. This theory argues that expertise alone does not guarantee fraud detection; auditors must also possess a questioning disposition and critical thinking orientation. Recent experimental studies (Chui, Pike, & Porter, 2023) demonstrate that auditors trained with a forensic mindset exhibit superior fraud risk assessments than those without such training. The implication is that auditor expertise enhances both cognitive competence and motivational readiness to act on red flags. However, skepticism theory faces criticisms regarding operationalization.

Disengagement Theory: - Another relevant framework is Bandura's Moral Disengagement Theory (1999, 2018), which explores how individuals rationalize unethical behavior. Moral disengagement mechanisms (such as diffusion of responsibility, euphemistic labelling, and attribution of blame; allow fraudsters to neutralize guilt while committing unethical acts. In Nigerian tertiary institutions, where collective ownership of public funds often diffuses accountability, moral disengagement explains how perpetrators justify resource diversion or contract manipulation. Forensic accountants combat this by revealing inconsistencies between rationalizations and evidence, while auditor expertise enhances the ability to identify such psychological rationalizations during investigations. Nonetheless, critics argue that moral disengagement overemphasizes internal cognitive processes and neglects institutional and systemic influences. Integrating it with institutional theory thus yields a more comprehensive understanding of fraud in complex organizations.

The Technological Acceptance Theory: - Recent developments in technology and cognitive science have introduced new theoretical dimensions relevant to this study. The Technology Acceptance Model (TAM), proposed by Davis (1989) and refined by Venkatesh et al. (2022), explains that adoption of technological tools depends on perceived usefulness and ease of use. In forensic accounting, the successful use of data analytics, artificial intelligence and digital audit software depends on auditors' technological acceptance. Afriyie et al. (2022) found that technological proficiency significantly improves fraud detection accuracy. However, mere availability of technology does not guarantee effective fraud prevention; expertise determines how tools are deployed. Cognitive Load Theory (Jaya & Narsa, 2021) adds that experts manage complex data more efficiently due to developed schemas, reducing mental strain and enhancing analytical performance. These perspectives together highlight how auditor expertise moderates the relationship between forensic accounting skills and fraud prevention in a digital environment.

The combination of these diverse theoretical lenses yields a comprehensive understanding of financial fraud prevention. Behavioral theories elucidate motivational and psychological aspects of fraud; cognitive frameworks clarify professional judgment processes; governance theories explain institutional control mechanisms; resource and human capital theories justify expertise as a strategic asset; institutional perspectives contextualize organizational culture; and technological theories capture the transformation of auditing in the digital age. Collectively, these frameworks underpin the argument that auditor expertise operates as a catalytic moderating force that strengthens the translation of forensic accounting competencies into effective fraud prevention outcomes.

Empirical Studies Review

Empirical studies on forensic accounting skills, auditor expertise, and financial fraud prevention have expanded significantly over the last decade, reflecting the global concern about fraud in both private and public institutions. This review organizes the evidence along the independent variable (forensic accounting skills), dependent variable (fraud prevention), and the moderating role of auditor expertise. To strengthen synthesis, the review is grouped into subsections aligned with the indicators of forensic accounting skills, followed by cross-country comparisons, critiques, and identification of literature gaps.

Investigative Skills and Financial Fraud Prevention

Investigative skills form the pillar of forensic accounting, involving evidence collecting, interviewing techniques, and probing irregularities. Recent studies highlight that the ability to uncover hidden transactions and collusion determines the effectiveness of fraud prevention strategies. Globally, studies by Adebayo, Adenle, Ojeleye, and Ayeni (2024) and Bhasin (2016) established that investigative skills significantly reduce financial statement fraud in higher education institutions and government agencies. In Africa, Ogbaini et al. (2024) reported that investigative interviews and whistleblowing machineries in Ghanaian universities improved fraud detection rates. In the Nigerian context, Oluyide (2025) found that investigative skills were effective in reducing procurement fraud in tertiary institutions. However, the study lacked rigorous quantitative analysis, relying heavily on descriptive surveys that limited causal interpretation. There has to be rigorous quantitative analysis to enable us form a concrete opinion to substantially support the argument and thus creating a gap.

Recent empirical findings also emphasize the digital dimension of investigations. For instance, Sabo & Adeiza (2025) demonstrated that digital forensic investigative tools enhance fraud prevention in Nigerian polytechnics by tracking electronic records and admissions fraud. Similarly, Moses, Tubotamuno-Ojas, & Chika (2025) found that when auditors combine investigative interviewing with data analytics, detection of payroll fraud in colleges improves substantially.

While many studies affirm the positive role of investigative skills, most African-based research focuses on descriptive perceptions of auditors and accountants without robust statistical testing. There is also limited attention on how auditor expertise moderates investigative skills, particularly in the Nigerian tertiary sector. This gap underlines the need for studies that empirically model the interaction between investigative skills and auditor expertise in fraud prevention.

Analytical Skills and Financial Fraud Prevention

Analytical skills enable forensic accountants to interpret financial data, detect anomalies, and identify red flags. Globally, Sharma and Rani (2025) established that advanced analytical techniques such as ratio analysis and predictive modeling are highly effective in detecting anomalies in financial reporting within higher education institutions. In Sub-Saharan Africa, Okoye and Gbegi (2013) reported that analytical reviews of financial records in Nigerian universities exposed contract inflation and misappropriation of research funds. Similarly, Abbas and

Ali (2025) found that when forensic accountants used trend analysis, they uncovered long-standing fraud schemes in Nigerian colleges. However, both studies relied primarily on case studies, limiting generalization to the broader population.

More recent literature focuses on the integration of data analytics and artificial intelligence (AI) in fraud prevention. It is argued that predictive analytics combined with auditor expertise improves the ability to forecast fraudulent behavior before it materializes. Ogah (2025) confirmed that institutions employing auditors with strong analytical expertise recorded fewer incidents of fraud than those without such capability. While analytical skills are shown to be effective in fraud detection and prevention, there is limited empirical evidence on their preventive dimension (stopping fraud before it occurs) in Nigerian tertiary institutions. Moreover, few studies explicitly test how auditor expertise strengthens or weakens analytical skill effectiveness in fraud prevention. This highlights a conceptual and empirical gap addressed by the present study.

Technological Skills and Financial Fraud Prevention

The growing sophistication of fraud necessitates technological forensic skills. These include using specialized forensic software, database mining, and digital audit trails to identify irregularities. International studies such as Vutumu (2024) indicate that digital forensic tools have become vital in fraud prevention, especially within academic institutions handling large electronic transactions.

Nandini and Ajay (2021) empirically demonstrated that the deployment of forensic audit software significantly reduced fraud in public universities' financial records. Furthermore, technological forensic skills were strongly associated with fraud risk alleviation in polytechnics. However, both studies failed to consider the role of auditor expertise as a moderator, which limits their explanatory power. Most Nigerian studies treat technology as an isolated factor rather than exploring how the expertise of auditors influences the adoption and effectiveness of forensic technology. Additionally, while global literature emphasizes predictive fraud analytics, Nigerian studies remain limited to expressive accounts of software usage. This gap justifies the current study's inclusion of auditor expertise as a moderator.

Litigation Support Skills and Financial Fraud Prevention

Forensic accountants often provide litigation support through expert testimony, preparation of legal documentation, and evidence presentation. Litigation support has become crucial in fraud prevention by ensuring that perpetrators face consequences, thus deterring future misconduct. Globally, studies such as Bhasin (2016) highlighted the role of litigation support in strengthening institutional accountability. In Nigeria, Mamidu et al. (2025) found that litigation support skills of forensic accountants helped secure convictions in corruption-related cases involving tertiary institutions. This demonstrated that litigation support discouraged fraud reoccurrence in universities.

However, these studies largely focused on the legal system's role, rather than assessing how auditor expertise in interpreting legal evidence moderates forensic accountants' litigation support effectiveness. Ogah (2025) suggest that the absence of auditor expertise often weakens the prosecutorial strength of litigation support. The integration of litigation support into fraud prevention frameworks in Nigerian tertiary institutions remains under-researched. There is also insufficient focus on how auditor expertise complements litigation support to produce stronger preventive outcomes. Recent studies did treat the litigation support as one of the measures to prevent fraud especially in tertiary institutions.

Communication Skills and Financial Fraud Prevention

Forensic accountants require effective communication skills to explain technical fraud cases to stakeholders, including managers, auditors, regulators, and courts. Miscommunication often reduces the preventive value of forensic findings. Worldwide, Tuharea et al. (2024) emphasized that communication clarity improved fraud prevention in Australian universities. Mamidu et al. (2025) found that ineffective communication of forensic reports limited their usefulness in preventing payroll fraud in colleges. Studies have also confirmed that institutions with auditors skilled in both forensic and communication practices recorded fewer fraud cases. Few Nigerian studies focus directly on communication skills as a dimension of forensic accounting, and almost none test how auditor expertise moderates this skill to influence fraud prevention. This creates a conceptual gap addressed in the present study.

Auditor Expertise as Moderator

While forensic accounting skills are widely studied, fewer works examine the moderating role of auditor expertise. Ali et al. (2024) showed that auditor expertise enhanced the fraud detection role of forensic skills. In Nigeria, Haladu et al. (2024) hinted that auditor competence could strengthen forensic accounting's influence on fraud prevention, but they did not statistically test this relationship. Similarly Anipiriworima, Innocent and Tumba (2025) concluded that auditor expertise increases the predictive power of forensic accounting, yet their study was limited to polytechnics. There is a lack of rigorous empirical testing of auditor expertise as a moderating variable in Nigerian tertiary institutions. Existing studies either treat it as an independent predictor or ignore it altogether. This gap is central to the contribution of the present study.

Auditor expertise refers to the depth of knowledge, experience, and professional competence that auditors possess, which enhances their ability to detect and prevent fraudulent activities. Expertise encompasses technical auditing knowledge, industry-specific knowledge, continuous professional development, and the exercise of professional uncertainty. Recent studies highlight that auditor expertise strengthens the trustworthiness of audit outcomes and enhances fraud detection because experienced auditors are better placed to recognize anomalies and resist client pressure. Auditor expertise is also related with judgment quality, accuracy of fraud risk assessment, and the application of forensic techniques in high-risk environments. Again, auditor expertise has been shown to significantly improve the effectiveness of fraud prevention procedures when combined with forensic accounting techniques (Okoye & Gbegi (2013)). However, inadequate training and lack of specialized skills among auditors in public institutions remain persistent challenges. For this study, auditor expertise is conceptualized as a moderating variable that enhances or diminishes the effect of forensic accounting skills on fraud prevention in tertiary institutions. The assumption is that even where forensic accounting skills exist, their effectiveness in preventing fraud may be stronger when applied by auditors with substantial expertise, and weaker when auditor expertise is deficient.

Conceptualization and Framework Flow
Forensic Accounting Skills

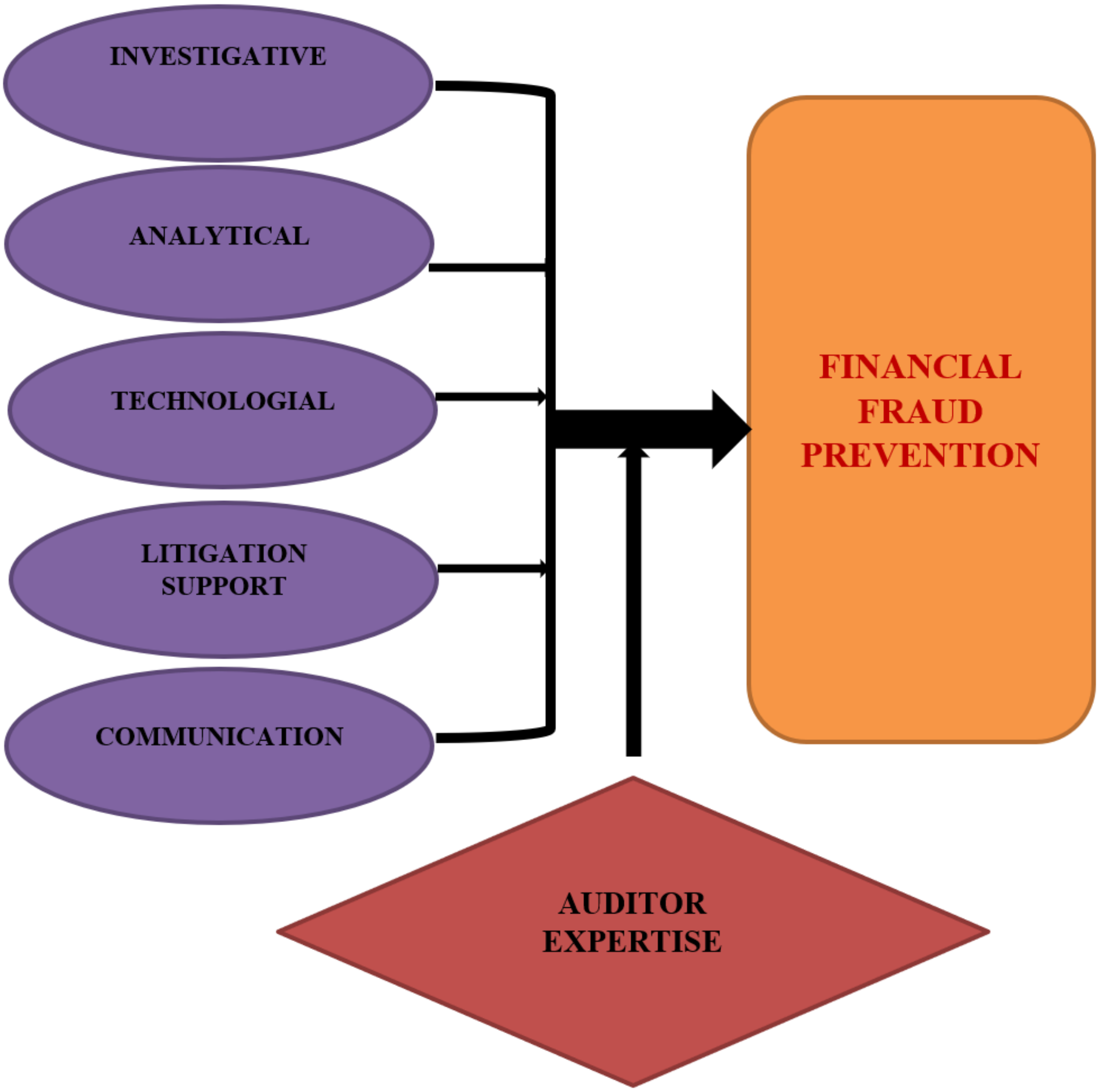

Figure 1 Research Framework

Financial Fraud Prevention

Fraud prevention refers to proactive strategies, systems, and mechanisms designed to minimize the threat of fraudulent activities within organizations before they occur. In the context of tertiary institutions, financial fraud prevention requires the establishment of strong internal control systems, ethical codes of conduct, monitoring processes, and forensic mechanisms that protect scarce educational resources from misappropriation or mismanagement (Okoye & Gbegi 2013). Fraud prevention in tertiary institutions has become an increasingly critical issue in both developed and developing economies. Tertiary institutions, including universities, colleges of education, and polytechnics, handle large amounts of financial resources from government subventions, tuition fees, research grants, and donor funding. These resources are vulnerable to mismanagement, misappropriation, and deliberate fraud if adequate preventive mechanisms are not established. Fraud undermines the credibility of institutions, erodes public trust, and diverts resources meant for teaching, research, and infrastructure development. Therefore, strengthening fraud prevention systems in tertiary institutions is a necessity for sustainable academic and financial integrity.

Fraud within tertiary institutions often manifests in several forms such as payroll fraud, procurement irregularities, contract inflation, diversion of tuition fees, misappropriation of grants, and admission racketeering (Okoye & Gbegi, 2013). Cases of ghost workers, inflated contracts, and unauthorized diversion of internally generated revenue have been reported in public universities and colleges (Anipiriworima, Innocent & Tumba (2025). These fraudulent practices not only result in financial losses but also weaken institutional performance and stakeholder confidence. The first line of defense against fraud in tertiary institutions is the establishment of effective internal control systems. Internal controls ensure proper authorization, recording, and reporting of transactions while promoting segregation of duties to minimize collusion (Polo et al., 2023). Automated payroll and fee collection systems further reduce manual interference, thereby limiting opportunities for fraud (Sabo & Adeiza, 2025). However, internal controls must be continuously reviewed and upgraded to respond to emerging fraud risks in digital and financial operations.

In addition to internal controls, forensic accounting provides a critical mechanism for fraud prevention. Forensic accountants are skilled in investigative and analytical techniques that help detect and prevent irregularities often missed in conventional audits (Bhasin, 2016). In tertiary institutions, forensic accounting can be applied to scrutinize payroll records, supplier contracts, grant utilization, and student financial transactions. Studies have shown that the presence of forensic accounting practices significantly reduces the likelihood of financial fraud in Nigerian organizations (Okoye & Gbegi, 2013; Subedi & Neupane, 2024)). Auditor expertise also plays a moderating role in strengthening fraud prevention. Experienced auditors with professional skepticism and knowledge of higher education systems can identify irregularities more effectively and ensure compliance with financial regulations (Maulidi, Girindratama & Hananto, 2025). Their oversight enhances the effectiveness of forensic accounting findings and ensures that recommendations are implemented. However, inadequate capacity and training among auditors in many Nigerian tertiary institutions remain a challenge, necessitating investment in continuous professional development (Judijanto et al., 2025)).

Within Nigerian tertiary institutions, fraud prevention is particularly relevant because institutions are gradually vulnerable to embezzlement, payroll fraud, admission fraud, contract inflation, and misappropriation of internally generated revenue (Gbegi & Adebisi, 2013). The public perception of universities and colleges as breeding grounds for corruption further amplifies the need for effective fraud prevention mechanisms. Thus, financial fraud prevention in this study is conceptualized as a proactive system of safeguarding institutional resources through forensic accounting practices, internal control systems, ethical codes, and compliance measures (Haladu, 2025).

Forensic Accounting Skills

Forensic accounting refers to the specialized application of accounting, auditing, and investigative techniques to discover, analyze, and prevent fraudulent activities. Forensic accounting skills are therefore the professional skills that enable practitioners to investigate fraud, provide litigation support, and recommend preventive measures (Sabo & Adeiza, 2025, Dkhar, Lyngdor & Kumar (2025). Recent studies (Adebayo et al., 2024; Alshurafat, 2024) identify forensic accounting skills as multi-dimensional, including:

1. Investigative Skills: - involve the ability to review financial irregularities, interview suspects, and collect relevant evidence. These skills enable forensic accountants to reconstruct financial events, trace misappropriated assets, and identify red flags in institutional accounts. Effective investigative capability supports transparency and accountability, thereby reducing opportunities for fraud.
2. Analytical Skills: - refer to the ability to use ratio analysis, trend analysis, and big-data analytical techniques to detect unusual transactions or patterns. Forensic accountants who possess strong analytical competence can identify manipulations in financial statements and uncover hidden fraud activities. This skill enhances the ability to interpret data objectively and provide evidence-based recommendations for fraud prevention.

3. Technological Skills: - Modern fraud detection relies heavily on technology. Forensic accountants use digital auditing tools, forensic software, and data-mining techniques to trace digital footprints and identify anomalies in financial records. The application of technological tools such as IDEA, ACL, and Excel-based forensic analytics strengthens fraud detection efficiency in tertiary institutions.
4. Litigation Support Skills: - involves preparing expert witness reports, offering courtroom testimony, and supporting legal proceedings with credible evidence. Forensic accountants play a vital role in ensuring that fraud investigations lead to successful prosecution. In the context of tertiary institutions, these skills provide the bridge between accounting evidence and legal justice.
5. Communication Skills: - Effective communication skills are essential for explaining complex fraud schemes in a clear and understandable way to management, auditors, and non-specialist stakeholders. This helps ensure that the outcomes of forensic investigations are acted upon appropriately and that preventive strategies are well understood within the institution.

Scholars argue that forensic accounting skills are critical in environments where traditional audit procedures have failed to detect fraud due to collusion, falsification, or system overrides (Dkhar, Lyngdor & Kumar, 2025). Furthermore, empirical evidence shows that the application of forensic accounting techniques significantly reduces opportunities for fraud in public institutions. Thus, in this study, forensic accounting skills are conceptualized as a set of investigative, analytical, technological, litigation, and communication competencies employed by accountants and auditors to support fraud prevention mechanisms in tertiary institutions (Efiong, 2012; Enofe et al., 2015).

Worldwide researches on forensic accounting from 2016–2024 shows significant evolution in forensic accounting through the integration of digital forensics**,** artificial intelligence (AI**),** and data analytics. Many developing nations remain trapped in traditional, descriptive analyses. A study examined South Africa's digital forensic skills and cyber-fraud prevention using predictive algorithms and machine learning to detect anomalies in university accounts. Another similarly explored big data analytics in forensic auditing to assess causal effects of technology adoption on fraud reduction. Consequently, this study seeks to close this time-based gap by adopting modern inferential analysis (moderated regression) to test how auditor expertise strengthens the effect of forensic accounting skills on financial fraud prevention. The methodological gap reflects the dominance of descriptive, cross-sectional, and case-study research design**s** in Nigerian forensic accounting literature, which limits empirical generalization and causal inference.

Therefore, this study bridges the methodological gap by engaging moderated multiple regression analysis (MMR) to test not just direct effects but also the interaction effect of auditor expertise, offering stronger empirical evidence. Haladu (2025) observed that most African and Nigerian studies on forensic accounting and fraud prevention have concentrated on banks, ministries, or parastatals, overlooking the education sector, particularly tertiary institutions in Northern Nigeria. Despite recurring media and audit reports indicating financial irregularities in tertiary institutions, including misappropriation of grants, fake receipts, and ghost workers, very few empirical studies have examined fraud prevention mechanisms within this sector.

Even fewer have focused specifically on Nigeria, which has a large concentration of federally and state-funded tertiary institutions. Hence, the present study fills this contextual gap by focusing on selected tertiary institutions in Nigeria*,* providing localized empirical insights that reflect unique administrative, cultural, and regulatory context. Although numerous studies recognize the importance of forensic accounting in fraud prevention, none has explicitly modeled auditor expertise as a moderating variable between forensic accounting skills and fraud prevention. By failing to examine how auditor expertise strengthens (or weakens) the relationship between forensic skills and fraud prevention, prior research overlooks an important dynamic in the fraud prevention process. This constitutes a significant conceptual gap, which the present study addresses by empirically testing auditor expertise as a moderating variable - a novel contribution within the Nigerian higher education context.

III. Research Methodology

This research concentrates on selected public tertiary institutions in Nigeria and in Katsina State to be specific. The focus is on measuring forensic accounting skills, auditor expertise, and fraud prevention mechanisms within these institutions. The study primarily engages a quantitative research approach, utilizing structured questionnaires and secondary data in the review. The work covered the period 2019- 2024 with the population comprising personnel unswervingly involved in financial management, auditing, and fraud control across the tertiary institutions covered: Ummaru Musa Yaradua University, Federal University Dutsin-Ma, Federal College of Education Katsina, Hassan Usman Katsina Polytechnic, and Isa Kaita College of Education Dutsin-Ma. These institutions were purposively selected because they meet the basic criteria of having established internal audit units and financial control mechanisms.

The sample distribution considered for ensuring the validity and reliability of statistical inferences is given on Table 3.1. . Krejcie and Morgan (1970) sample size determination approach, which provides a guideline for selecting appropriate sample sizes based on population size, was adopted for this study. Given the projected total population of financial and audit personnel in the selected organizations of 420, a target sample of 200 respondents was deemed as acceptable (Krejcie & Morgan, 1970) to provide sufficient statistical power for hypothesis testing.

Table 3.1
Sample Size

INSTITUTION	INTERNAL AUDITORS	ACCOUNTANTS	BURSARY STAFF	STORES/INTERNAL CONTROL OFFICERS	TOTAL
Umar Musa Yaradua	**15**	**10**	**8**	**7**	**40**
Federal College of Education Katsina	**17**	**13**	**18**	**12**	**60**
Federal University Dutse-Ma	**8**	**10**	**9**	**3**	**30**
HUK Polytechnic Katsina	**7**	**10**	**10**	**3**	**30**
Isa Kaita College of Education Dutse-Ma	**10**	**12**	**8**	**10**	**40**
TOTAL	***57***	***55***	***55***	***33***	***200***

Primary data was collected using a structured questionnaire developed specifically for this study (Haladu, 2016). The data collected were subjected to rigorous statistical analysis using Statistical Package for the Social Sciences (SPSS) Version 27.0. The general regression equation guiding the analysis is expressed as:

$FFP\ (f)\ (FAS, AE, FAS \times AE)$

$FFP = \beta_0 + \beta_1 FAS + \beta_2 AE + \beta_3 (FAS \times AE) + \varepsilon$

Where:
FFP = Financial Fraud Prevention
FAS = Forensic Accounting Skills
AE = Auditor Expertise and
$\beta_{1\text{-}n}$ = Coefficient
$\mathcal{E}$ = Error Term

The data screening and cleaning process involved rigorous examination of missing values, outliers, reliability, validity, and normality assumptions. Missing data were minimal and properly replaced. The final dataset of 196 responses satisfied all assumptions required for advanced inferential analysis. Consequently, the cleaned dataset provided a healthy and reliable groundwork for the analyses presented in the data analyses.

IV. Data Presentation, Analysis And Interpretation

Descriptive Results

Overall, the descriptive statistics reveal that all study variables recorded mean values ranging between 3.55 and 3.84, indicating moderate to high levels of agreement across constructs. Standard deviations ranged between 0.95 and 1.13, reflecting moderate variability and suggesting differences in institutional capacity and implementation levels. The consistently high values indicate that most respondents agreed on the presence and relevance of forensic accounting skills, auditor expertise, and fraud prevention mechanisms.

Table 4.1
Descriptive Statistics

Variables	Number of Obs.	Mean	Standard Deviation	Minimum	Maximum
Financial Fraud Prevention (DV)	196	3.5600	1.1380	1	5
Fraud Investigation (IV1)	196	3.6900	1.0950	1	5
Forensic Auditing (IV2)	196	3.6800	1.0200	1	5
Forensic Litigation Support (IV3)	196	3.7900	1.1010	1	5
Forensic Consultancy Expertise (IV4)	196	3.5900	0.9750	1	5
Forensic Accountant Role (IV5)	196	3.6300	1.0370	1	5
Forensic Expert (IV6)	196	3.5500	0.9510	1	5
Auditor Expertise (MV)	196	3.8400	1.1370	1	5

Correlation Matrix

Table 4.2 Correlation Matrix

Variables	FFP	FIG	FRA	FLS	FCE	FAR	FRE	ADE
Financial Fraud Prevention (FFP)	1.0000							
Fraud Investigation (FIG)	0.7100	1.0000						
Forensic Auditing (FRA)	0.7470	0.7340	1.0000					
Forensic Litigation Support (FLS)	0.6660	0.6270	0.7160	1.0000				

Forensic Consultancy Expertise (FCE)	0.7810	0.7120	0.7780	0.8070	1.0000			
Forensic Accountant Role (FAR)	0.7610	0.7090	0.7370	0.6740	0.8740	1.0000		
Forensic Expert (FRE)	0.7910	0.7140	0.7330	0.6830	0.8050	0.8300	1.0000	
Auditor Expertise (ADE)	0.7380	0.5870	0.6370	0.5840	0.7220	0.7470	0.7490	1.0000

Overall, the correlation matrix confirms that the study variables are strongly related in theoretically meaningful ways, providing statistical justification for the use of multiple regression and moderation analyses.

Regression Analyses
Direct Effect

Table 4.3

Regression Result (Direct Effect)

Financial Fraud Prevention	**Coef.**	**p-value**	**t-value**	**VIF**
Fraud Investigation	0.1440	0.0190	2.3620	2.6400
Forensic Auditing	0.1760	0.0100	2.5960	3.2920
Forensic Litigation Support	0.0130	0.8480	0.1920	3.1680
Forensic Consultancy Expertise	0.1750	0.0830	1.7440	7.1340
Forensic Accountant Role	-0.0030	0.9770	-0.0290	5.7470
Forensic Expert	0.2390	0.0020	3.0880	4.2590
R^2				0.7360
F-Change				74.9430
F-Change Statistics				0.0000
Durbin-Watson				2.2230

The objective of this analysis was to determine the unique contribution of each component of forensic accounting skills while controlling for the influence of the other predictors. Table 4.3 presents the regression coefficients, associated t-values and p-values, the coefficient of determination (R^2), F-change statistics, multicollinearity diagnostics (VIF), and the Durbin–Watson statistic, all of which collectively offer evidence on the strength, rationality, and dependability of the projected model.

The results indicate that forensic investigation has a positive and statistically significant effect on financial fraud prevention. The regression coefficient ($\beta = 0.144$) suggests that a unit development in forensic investigation practices leads to approximately a 14.4 per cent increase in the effectiveness of fraud prevention, holding other variables constant. The associated t-value ($t = 2.362$) exceeds the critical value of 1.96, while the p-value ($p = 0.019$) is below the 0.05 significance threshold. This finding implies that investigative activities such as evidence gathering, transaction tracing, pattern recognition, and fraud detection techniques play a meaningful role in reducing fraud incidents within tertiary institutions.

Forensic auditing also emerged as a statistically significant prognosticator of financial fraud prevention. With a regression coefficient of 0.176, forensic auditing backs about 17.6% to enhancements in fraud prevention outcomes. The effect is reinforced by a t-value of 2.596 and a p-value of 0.010, approving statistical significance at the 5% level. This specifies that forensic auditing practices, plus detailed operation verification, forensic data analytics, and continuous audit routines, substantially enhance the institutions' ability to detect irregularities early and prevent fraudulent happenings. The result underpins the view that forensic auditing extends beyond traditional audits by emphasizing fraud-focused measures that unswervingly support financial control systems.

In distinction, forensic litigation support shows a very weak and statistically insignificant relationship with financial fraud prevention. Although the regression coefficient is positive ($\beta = 0.013$), the magnitude of the effect is tremendously small, accounting for only about 1.3 per cent contribution. The t-value ($t = 0.192$) is far below the acceptable threshold, and the p-value ($p = 0.848$) is substantially higher than 0.05. This discovery indicates that forensic litigation sustenance does not significantly envisage fraud prevention in the studied institutions. This outcome is theoretically reasonable, as litigation support activities are naturally responsive rather than preventive, becoming pertinent mainly after fraud has already happened. Thus, while litigation support may be imperative for disagreement resolution, prosecution, and recovery of losses, it does not directly contribute to averting fraud before it happens.

The effect of forensic consultancy expertise on financial fraud prevention is positive but statistically weak. The regression coefficient ($\beta = 0.175$) suggests a potentially meaningful effect size of approximately 17.5%; however, the t-value ($t = 1.744$) falls below the critical value of 1.96, and the p-value ($p = 0.083$) exceeds the 0.05 threshold. Similarly, the role of the forensic accountant exhibits a negligible and statistically insignificant effect on financial fraud prevention. The regression coefficient is negative but extremely small ($\beta = –0.003$), indicating virtually no predictive contribution. By contrast, the forensic expert variable demonstrates a strong, positive, and statistically significant effect on financial fraud prevention. The coefficient ($\beta = 0.239$) indicates that forensic expert competence contributes approximately 23.9% to improvements in fraud prevention, making it the strongest significant predictor in the model.

The result of consultancy expert implies that although consultancy services such as advising management, designing internal control systems, and reviewing organizational processes appear important in magnitude, their effect is not statistically significant at the conventional 5% level in this model. The result suggests that consultancy expertise may contribute indirectly to fraud prevention or may require complementary institutional factors, such as management commitment and enforcement, to translate into measurable preventive outcomes. The role of the forensic accountant is corroborated by a very low t-value (t = –0.029) and a p-value of 0.977, which clearly exceeds acceptable significance levels. This finding suggests that, within the context of the institutions studied, the formal designation or perceived role of forensic accountants alone does not significantly influence fraud prevention outcomes unless it is supported by concrete investigative, auditing, or expert-driven practices. The effect of forensic expert is supported by a robust t-value of 3.088 and a p-value of 0.002, which is well below the 0.05 significance level. This result highlights the critical role of specialized expertise, professional judgment, and advanced technical knowledge in identifying complex fraud schemes and strengthening institutional fraud prevention mechanisms.

The general explanatory power of the regression model is very robust. The coefficient of fortitude (R^2) is 0.736, demonstrating that approximately 73.6% of the discrepancy in financial fraud prevention is jointly explained by the forensic accounting skill variables included in the model. In social science research, an R^2 of this magnitude is regarded as high, signifying outstanding model fit. This implies that forensic accounting services constitute major elements of fraud prevention in tertiary institutions, while the lingering 26.4% of variation may be attributed to other factors such as organizational culture, technological infrastructure, governance quality, and management attitude.

The F-change statistic further confirms the robustness of the model. The reported F-change value of 74.943 with a significance level of p = 0.000 shows that the addition of the forensic accounting skill variables significantly advances the model compared to a null model with no predictors. This establishes that the predictors, when considered collectively, provide substantial explanatory power and that the model has strong construct validity. The result empirically backs the theoretical fundamentals of the study, including the Fraud Diamond Theory and Disengagement Theory, by signifying that forensic proficiencies are essential to effective fraud prevention.

Moderation Analysis of Auditor Expertise

Table 4.4 Regression (Moderated Effects)

Financial Fraud Prevention	Coef.	p-value	t-value	VIF
Forensic Accounting Skills	0.6010	0.0000	10.2240	2.3080
Auditor Expertise (Moderator)	0.2980	0.0000	4.9980	2.3740
Interactive Variable	0.0000	0.9920	0.0090	1.6310
R^2				0.7130
F-Change				0.0000
F-Change Statistics				0.9920
Durbin-Watson				2.1120

From Table 4.4, the moderated impact is insignificant. The lack of a significant moderating effect can be elucidated by several institutional and contextual factors. First, there is likely an extensive overlap between forensic accounting skills and auditor expertise in practice. Secondly, institutional constraints within public tertiary institutions such as bureaucratic rigidity, weak enforcement of audit recommendations, and political or administrative interference may limit the practical impact of merging forensic expertise with traditional auditing experience. Moreover, auditors in many public institutions often lack operational authority to implement corrective actions arising from forensic investigations.

In summary, the moderation analysis reveals that:

1. Forensic accounting skills significantly and strongly enhance financial fraud prevention.
2. Auditor expertise independently contributes to improved fraud prevention.
3. Auditor expertise does not significantly moderate the relationship between forensic accounting skills and financial fraud prevention.
4. The combined model explains a substantial proportion of variation in fraud prevention, but the interaction effect adds no meaningful explanatory value.

Generally, the hypothesis testing results demonstrate that forensic accounting skills and related expertise play a decisive role in financial fraud prevention in tertiary institutions. However, the findings also disclose that statistical significance does not always transform into practical effectiveness, particularly in the case of litigation support and moderating effects. This nuanced comprehension offers valuable understandings for policy design, institutional reorganizations, and capacity-building initiatives aimed at strengthening fraud prevention frameworks in the public education sector.

Discussion of Findings

Overall, the general conclusions affirm that forensic accounting skills is made up of a critical institutional mechanism for fighting financial fraud in tertiary institutions. It also submit that solidifying these skills can significantly augment financial discipline, transparency, and public trust in the management of educational resources.

Hence, the study establishes that forensic accounting skills are influential tools for fraud prevention, but their efficiency is molded by institutional structures, legal frameworks, and governance practices. Auditor expertise enhances fraud prevention directly, but does not significantly amplify the effect of forensic accounting skills. This outcome indicates that policy involvements should focus not only on skill expansion, but also on consolidating institutional support systems, legal implementation mechanisms, and management accountability to fully realize the advantages of forensic accounting in institutions of higher learning in Nigeria.

V. Conclusion And Recommendations

Findings (Conclusions)

Based on the empirical evidence generated in this study, it is concluded that forensic accounting skills significantly enhance financial fraud prevention in tertiary institutions in Nigeria. The study confirms that institutions that actively deploy fraud investigation techniques, forensic auditing tools, consultancy expertise, and forensic experts are better positioned to detect, deter, and prevent financial fraud. These findings reinforce the view that forensic accounting extends beyond traditional accounting and auditing functions by providing specialised skills capable of addressing complex and sophisticated fraud schemes.

The study further concludes that while forensic litigation support is valued by institutional stakeholders, its contribution to fraud prevention is minimal in practice. Litigation processes are inherently reactive and often occur after fraud has already resulted in financial loss. Consequently, reliance on litigation as a primary fraud control mechanism is insufficient for effective prevention.

With respect to the moderating role of auditor expertise, the study concludes that although auditors possess significant technical competence, their ability to amplify the effect of forensic accounting skills on fraud prevention is limited. The statistically significant but practically negligible moderation effect suggests that factors such as organisational authority, role overlap, management interference, and institutional constraints may restrict auditors from fully leveraging their expertise. This finding challenges conventional assumptions in auditing theory that expertise alone guarantees effectiveness and highlights the importance of institutional empowerment and governance structures.

Overall, the study provides robust empirical evidence that forensic accounting skills are indispensable tools for safeguarding financial integrity in tertiary institutions. The high explanatory power of the model underscores the central role of forensic accounting in fraud prevention and confirms the relevance of the study's theoretical framework. The findings therefore support the conclusion that strengthening forensic accounting capacity is essential for enhancing transparency, accountability, and public trust in educational institutions.

Recommendations

In light of the findings and conclusions of this study, several recommendations are suggested to policymakers, institutional administrators, and regulatory bodies. These recommendations are presented with equivalent operation strategies to facilitate practical application. In the first place, Tertiary institutions should strengthen their fraud investigation frameworks by assuming structured and professional forensic investigation methods. Institutions should create devoted fraud investigation units within their internal audit or compliance sections and guarantee that these divisions function with a high degree of autonomy and freedom. Staff consigned to investigation roles should receive professional training in forensic cross-examining, digital evidence collection, fraud pattern analysis, and chain-of-custody procedures. In addition, institutions should develop all-inclusive investigation instructions affiliated with international best practices and implement protected whistle-blowing mechanisms that safeguard informants from retribution. These processes will heighten the capability of institutions to detect fraud early and respond effectively.

Originality, Creativity, Innovation and Contribution to Theory

The originality of this study stems from its unique conceptualization, methodological rigor, and contextual relevance to tertiary institutions in Nigeria, Nigeria. Unlike preceding studies that investigated isolated aspects of forensic accounting, this research developed an integrated empirical model that simultaneously examined auditor expertise as a moderating variable, thereby expanding the analytical depth beyond conventional direct-effect models. The creativity of this study is mirrored in the way it assimilates complex theoretical and practical proportions of forensic accounting into an articulated and inclusive analytical framework. This study also provides multiple layers of innovation that lies in the enlargement of a predictive model that integrates multiple forensic skill dimensions and tests their simultaneous effect on fraud prevention. Finally, the research adds significantly to several theoretical frameworks, particularly the Fraud Diamond Theory contemporary auditing models. In relation to the Fraud Diamond Theory, the study provides empirical evidence supporting the "capability" component by demonstrating that forensic accounting skills significantly reduce fraud. This strengthens the impression that individuals or schemes with greater forensic capability are better fortified to discourage, perceive, and avert duplicitous behaviours.

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